

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

HORIZON RESIDENTIAL LOAN
SERVICING, LLC,

Movant,

Vs.

LISA HUTCHISON,

Debtor

And

WILLIAM C. MILLER, TRUSTEE,

Additional Respondent

CHAPTER 13

BANKRUPTCY CASE NUMBER
13-15048 AMC


DEBTORS ANSWER

Debtor Lisa Hutchison's Opposition to Horizon Residential Loan's Motion to Turnover
Unclaimed Funds

The Debtor, Lisa Hutchison, opposes Horizon's Motion to Turnover Funds and responds as follows:

1. Admitted.
2. Admitted.
3. Admitted
4. Admitted.
5. Denied. Debtor believes Horizon was paid in full and is not owed any additional funds. Strict Proof Demanded at trial.
6. Admitted
7. Admitted

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8. Denied. Debtor believes Horizon was paid in full and is not owed any additional funds. Strict Proof Demanded at trial.
 9. Denied. Debtor believes Horizon was paid in full and is not owed any additional funds. Strict Proof Demanded at trial.
 10. Denied. Debtor believes Horizon was paid in full and is not owed any additional funds. Strict Proof Demanded at trial.
 11. Denied. Debtor believes Horizon was paid in full and is not owed any additional funds. Strict Proof Demanded at trial.
 12. Admitted.
 13. Denied. Debtor believes Horizon was paid in full and is not owed any additional funds. Strict Proof Demanded at trial.
 14. Denied as a conclusion of law. By way of further response, Section 349(b)(3) of the Bankruptcy Code states that upon dismissal of chapter 13 (post-confirmation), the property of the estate vests with the Debtor. Here, the case was dismissed on July 19, 2016. The check was written to Horizon on August 8, 2016. The check to Horizon should not have been issued in light of the dismissal in July.
- WHEREFORE, the Debtor Lisa Hutchison respectfully requests this Court to enter an Order denying Horizon's Motion to Turnover Unclaimed funds and an Order directing the Chapter 13 trustee to turn over the funds to the Debtor.

Respectfully submitted,


Lisa Hutchison